

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Samuel Balbuena
Rebecca Balbuena
fka Rebecca Turek**
Debtor(s)

Bankruptcy Case No.: 18-70874-JAD
Related to Docket No. 18
Chapter: 13
Docket No.: 30 – 18, 25
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 17, 2019, is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,789.00 as of July, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 6 by Nissan Motor Acceptance .
- ☒ H. Additional Terms: The secured claim of Ally Bank at Claim No. 5 shall govern as to claim amount, to be paid at the modified plan terms.

If household income increases by 10 percent or more over the most recent Schedule I, the Debtors shall file an amended Schedule I. Any indicated increase in disposable income (and unsecured pot) is retroactive to date of increase.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: July 12, 2019

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 8
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Samuel Balbuena
 Rebecca Balbuena
 Debtors

Case No. 18-70874-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: ctak
 Form ID: 149

Page 1 of 5
 Total Noticed: 120

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db/jdb
 14969157 +Samuel Balbuena, Rebecca Balbuena, 1931 Menoher Blvd., Johnstown, PA 15905-1728
 14969161 +Ameriserv Financial Ba, 216 Franklin St, Johnstown, PA 15901-1911
 14969158 +Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
 14969160 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 14969159 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 14969161 +Capl/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
 14969162 +Capl/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
 14969163 +Capl/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
 14997888 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14969166 +Cb/eddiebau, Po Box 182789, Columbus, OH 43218-2789
 14969168 +CbnA, Po Box 6497, Sioux Falls, SD 57117-6497
 14969169 +CbnA, Po Box 6217, Sioux Falls, SD 57117-6217
 14969170 +Ccb/boscovs, Po Box 182120, Columbus, OH 43218-2120
 14969171 +Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104-0478
 14969172 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14969174 +Citi, Po Box 6217, Sioux Falls, SD 57117-6217
 14969195 +Crdt First, Pob 81315, Cleveland, OH 44181-0315
 14969196 +Credit First N A, Pob 81315, Cleveland, OH 44181-0315
 15000053 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 15003467 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14969200 +Dsnb Bloom, Po Box 8218, Mason, OH 45040-8218
 14969201 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14969202 +Exxmblciti, Po Box 6497, Sioux Falls, SD 57117-6497
 14969203 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 14997111 +GOLDMAN SACHS MORTGAGE CO., C/O SERVICE FINANCE CO., LLC, 555 S. FEDERAL HWY #200,
 BOCA RATON, FL 33432-6033
 14969204 +Genesis/celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
 14969205 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 14969206 +Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410
 14969207 +Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
 14969209 +Mainline National Bank, 325 Industrial Park Rd., Ebensburg, PA 15931-4117
 14969212 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 14986423 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 14969213 +Ollo/tbom, Po Box 9222, Old Bethpage, NY 11804-9222
 14981243 +Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202
 14977108 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14969215 +Service Finance Compan, 555 S Federal Highway, Boca Raton, FL 33432-5505
 14981245 +Service Finance Company, 555 S Federal Highway, Boca Raton, FL 33432-6033
 14969217 +Sierra Auto, 5005 Lbj Fwy, Dallas, TX 75244-6145
 14969218 +Sierra Auto Finance Ll, 5005 Lbj Fwy Ste 700, Dallas, TX 75244-6145
 14969240 +Tbom/contfin, Pob 8099, Newark, DE 19714-8099
 14969241 +Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
 14969242 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 14969243 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14998127 +Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
 14969244 +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14969245 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
 14969248 +Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14969154 +E-mail/Text: bankruptcy@rentacenter.com Jul 13 2019 02:54:45 Acceptance Now,
 5501 Headquarters Drive, Plano, TX 75024-5837
 14983199 E-mail/Text: ally@ebn.phinsolutions.com Jul 13 2019 02:53:19 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 14969155 +E-mail/Text: ally@ebn.phinsolutions.com Jul 13 2019 02:53:19 Ally Financial,
 P.O. Box 380901, Bloomington, MN 55438-0901
 14969156 +E-mail/Text: ally@ebn.phinsolutions.com Jul 13 2019 02:53:19 Ally Fincl, P.O. Box 380901,
 Bloomington, MN 55438-0901
 14969164 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 13 2019 02:57:57
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 14991116 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 13 2019 02:57:57
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 14977655 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 13 2019 02:56:51
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14969165 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 13 2019 02:57:23 Capital One, N.a.,
 Po Box 30281, Salt Lake City, UT 84130-0281
 14969167 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:32 Cb/pier1, Po Box 182789,
 Columbus, OH 43218-2789

District/off: 0315-7

User: ctak
Form ID: 149

Page 2 of 5
Total Noticed: 120

Date Rcvd: Jul 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14981224	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:32 Po Box 182789, Columbus, OH 43218-2789	Comenity Bank,
14969175	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:32 Po Box 182789, Columbus, OH 43218-2789	Comenity Bank/anntylr,
14969176	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:33 Po Box 182789, Columbus, OH 43218-2789	Comenity Bank/express,
14969177	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:33 Po Box 182789, Columbus, OH 43218-2789	Comenity Bank/gnteagle,
14969178	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:33 Po Box 182789, Columbus, OH 43218-2789	Comenity Bank/gordmans,
14969179	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:33 Po Box 182789, Columbus, OH 43218-2789	Comenity Bank/pier 1,
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14969181	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:33 Po Box 182789, Columbus, OH 43218-2789	Comenitybank/chrisbank,
14969182	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:34 Po Box 182789, Columbus, OH 43218-2789	Comenitybank/eddiebaur,
14969183	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:34 Po Box 182789, Columbus, OH 43218-2789	Comenitybank/gandrmt,
14969184	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:34 Po Box 182789, Columbus, OH 43218-2789	Comenitybank/marathon,
14969185	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:34 Po Box 182789, Columbus, OH 43218-2789	Comenitybank/meijer,
14969186	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:34 Po Box 182789, Columbus, OH 43218-2789	Comenitybank/ny&co,
14969187	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:34 Po Box 182789, Columbus, OH 43218-2789	Comenitybank/victoria,
14969188	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:35 Po Box 182789, Columbus, OH 43218-2789	Comenitybk/bonton,
14969189	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:35 Po Box 182789, Columbus, OH 43218-2789	Comenitybk/fullbeauty,
14969190	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:35 Po Box 182120, Columbus, OH 43218-2120	Comenitycb/blair,
14969191	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:35 Po Box 182120, Columbus, OH 43218-2120	Comenitycb/bosco,
14969192	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:35 Po Box 182120, Columbus, OH 43218-2120	Comenitycb/hsn,
14969193	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:35 Po Box 182120, Columbus, OH 43218-2120	Comenitycb/overstock,
14969194	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2019 02:53:36 Po Box 182120, Columbus, OH 43218-2120	Comenitycb/zales,
14969197	+E-mail/PDF: creditonebknofications@resurgent.com Jul 13 2019 02:58:03 Po Box 98872, Las Vegas, NV 89193-8872	Credit One Bank Na,
14979721	E-mail/Text: mrdiscen@discover.com Jul 13 2019 02:53:19 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025	Discover Bank,
14969198	+E-mail/Text: mrdiscen@discover.com Jul 13 2019 02:53:19 Po Box 15316, Wilmington, DE 19850-5316	Discover Fin Svcs Llc,
14969199	+E-mail/Text: bankruptcy.bnc@ditech.com Jul 13 2019 02:53:30 Po Box 6172, Rapid City, SD 57709-6172	Ditech Financial Llc,
14969205	+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jul 13 2019 02:53:29 Po Box 181145, Arlington, TX 76096-1145	Gm Financial,
14969208	+E-mail/Text: bncnotices@becket-lee.com Jul 13 2019 02:53:23 Milwaukee, WI 53201-3115	Kohls/capone, Po Box 3115,
15000992	E-mail/PDF: resurgentbknofications@resurgent.com Jul 13 2019 02:56:59 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	LVNV Funding, LLC,
14992222	E-mail/Text: bkr@cardworks.com Jul 13 2019 02:53:12 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	MERRICK BANK,
14969210	+E-mail/Text: bkr@cardworks.com Jul 13 2019 02:53:12 10705 S Jordan Gateway, South Jordan, UT 84095-3977	Merrick Bank Corp,
14969211	+E-mail/Text: bankruptcydpt@mcmeq.com Jul 13 2019 02:54:04 2365 Northside Dr Ste 30, San Diego, CA 92108-2709	Midland Funding,
14991108	+E-mail/Text: bankruptcydpt@mcmeq.com Jul 13 2019 02:54:04 Po Box 2011, Warren MI 48090-2011	Midland Funding LLC,
14995691	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 2019 02:56:54 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	
14969427	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 2019 02:56:54 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
14969214	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 2019 03:09:20 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952	
14979874	+E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 13 2019 02:54:16 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999	Premier Bankcard, Llc,
14997787	E-mail/Text: bnc-quantum@quantum3group.com Jul 13 2019 02:53:46 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788	
15000080	E-mail/Text: bnc-quantum@quantum3group.com Jul 13 2019 02:53:46 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788	

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14981246 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:50 SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15005597 +E-mail/Text: bncmail@w-legal.com Jul 13 2019 02:54:14 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14969216 +E-mail/Text: bankruptcy@sccompanies.com Jul 13 2019 02:54:48 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14969219 +E-mail/Text: bankruptcy@sccompanies.com Jul 13 2019 02:54:48 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
14969220 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:17 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
14969221 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:17 Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14969222 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:44 Synch/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
14969223 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:44 Synch/athleta, Po Box 965024, Orlando, FL 32896-5024
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14969225 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:17 Synch/bp, C/o Po Box 965024, Orlando, FL 32896-0001
14969226 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:45 Synch/chevron, P.o Box 965015, Orlando, FL 32896-5015
14969227 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:17 Synch/evine, Po Box 965005, Orlando, FL 32896-5005
14969228 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:50 Synch/gap, Po Box 965005, Orlando, FL 32896-5005
14969229 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:52 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
14969230 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:45 Synch/lowes, Po Box 965005, Orlando, FL 32896-0001
14969231 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:50 Synch/nautilus, C/o Po Box 965036, Orlando, FL 32896-0001
14969232 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:53 Synch/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14969233 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:45 Synch/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14969234 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:45 Synch/phillips 66, P.o Box 965004, Orlando, FL 32896-5004
14969235 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:45 Synch/qvc, Po Box 965005, Orlando, FL 32896-5005
14969236 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:45 Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
14969237 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:50 Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14969238 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:56:45 Synch/toysrus, Po Box 965005, Orlando, FL 32896-5005
14969239 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:50 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
15001018 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2019 02:57:50 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14969246 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 13 2019 02:54:32 Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14969247 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 13 2019 02:54:32 Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 74

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DITECH FINANCIAL LLC
15004826 Ditech Financial LLC. Po Box 6154 Rapid City Sd,, 57709-6154
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14981206* +Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14981207* +Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14981208* +Ameriserv Financial Ba, 216 Franklin St, Johnstown, PA 15901-1911
14981209* +Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
14981211* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
14981210* +Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14981215* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238)
14981212* +Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14981213* +Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14981214* +Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
14981216* +Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
14981217* +Cb/eddiebau, Po Box 182789, Columbus, OH 43218-2789
14981218* +Cb/pier1, Po Box 182789, Columbus, OH 43218-2789

District/off: 0315-7

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Form ID: 149

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Total Noticed: 120

Date Rcvd: Jul 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

14981219* +Chna, Po Box 6497, Sioux Falls, SD 57117-6497
14981220* +Ccb/boscovs, Po Box 182120, Columbus, OH 43218-2120
14981221* +Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104-0478
14969173* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
14981222* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14981223* +Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981225* +Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
14981226* +Credit First N A, Pob 81315, Cleveland, OH 44181-0315
14981227* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14981228* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14981229* +Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172
14981230* +Dsnb Bloom, Po Box 8218, Mason, OH 45040-8218
14981231* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
14981232* +Exxmblciti, Po Box 6497, Sioux Falls, SD 57117-6497
14981233* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14981234* +Genesis/celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
14981235* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14981236* +Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410
14981237* +Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
14981238* +Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14981239* +Merrick Bank Corp, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
14981240* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14981241* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
14981242* +Ollo/tbom, Po Box 9222, Old Bethpage, NY 11804-9222
14981244* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14981247* +Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14981248* +Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
14981249* +Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14981250* +Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14981251* +Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14981252* +Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14981253* +Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14981254* +Thom/confin, Pob 8099, Newark, DE 19714-8099
14981255* +Thom/milestone, Po Box 4499, Beaverton, OR 97076-4499
14981256* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14981257* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14981258* +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
14981259* Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
14981260* +Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14981261* +Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14981262* +Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517

TOTALS: 2, * 56, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Samuel Balbuena ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis on behalf of Joint Debtor Rebecca Balbuena ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-7

User: ctak
Form ID: 149

Page 5 of 5
Total Noticed: 120

Date Rcvd: Jul 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6